

FIG. 1

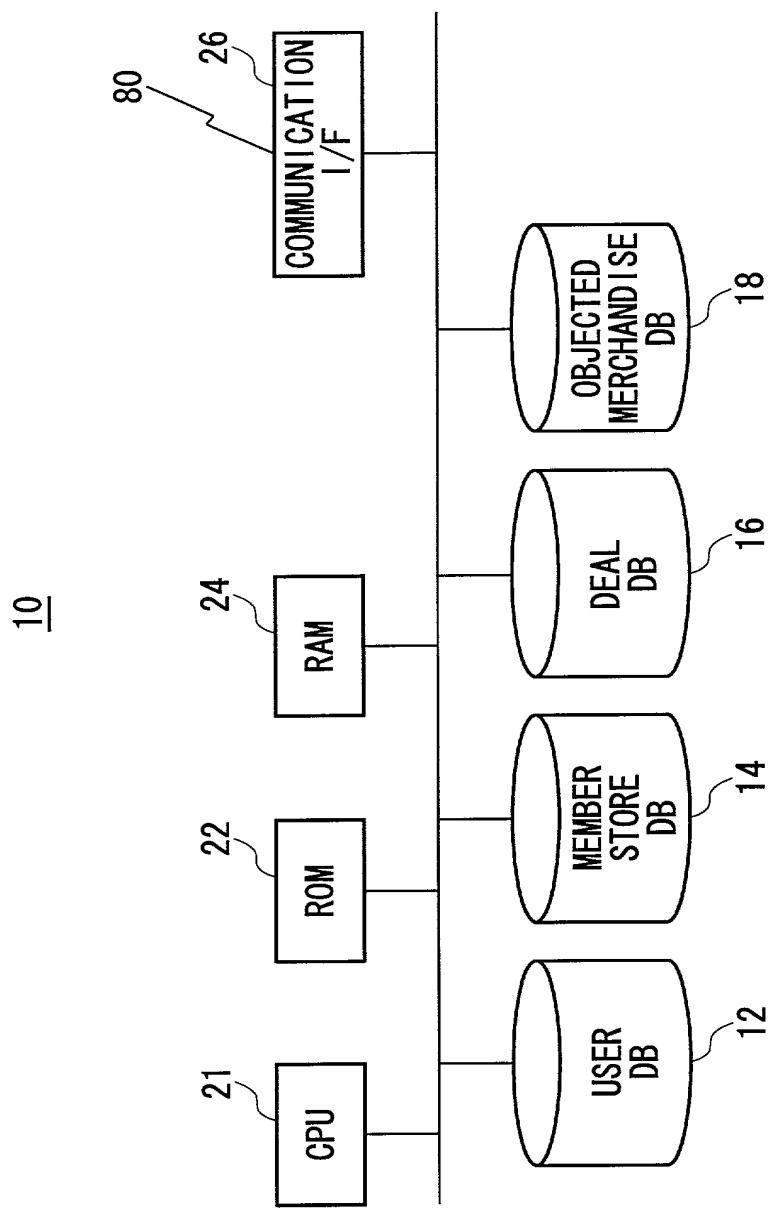


FIG. 2

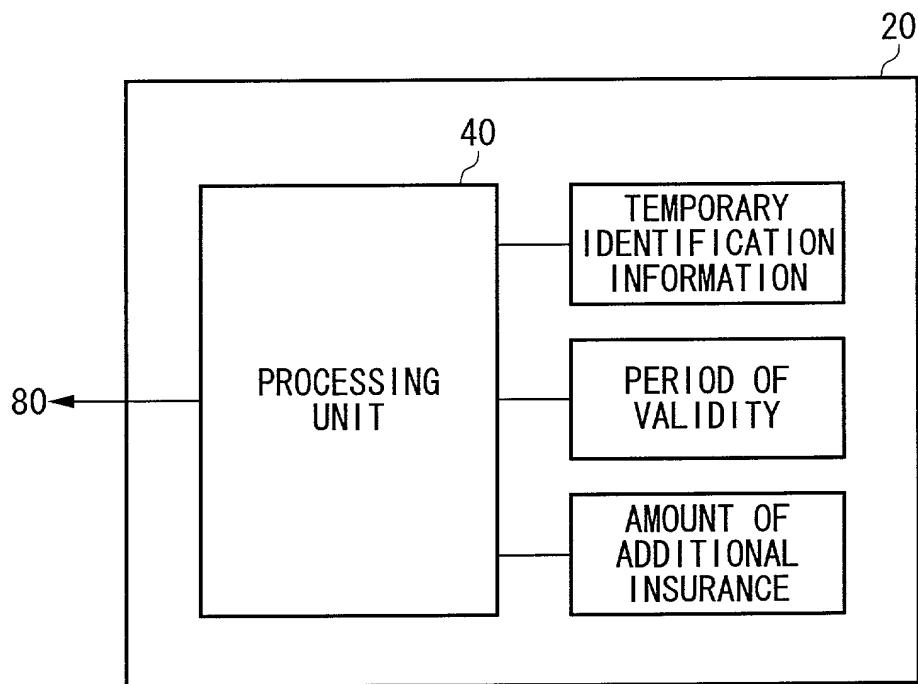


FIG. 3

12

USER ID	PASSWORD	TEMPORARY IDENTIFICATION INFORMATION	PERIOD OF VALIDITY	TOTAL AMOUNT OF PURCHASE FOR EACH USER	NUMBERS OF TIMES OF APPLYING FOR INSURANCE BY EACH USER	AMOUNT OF INSURANCE PAID TO EACH USER
1	gxhi	cookie.txt	2000/8/31	¥40,000	1	¥3,000
:						

FIG. 4

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MEMBER STORE ID	IP ADDRESS	TOTAL AMOUNT OF SALES	NUMBER OF TIMES OF GRANTING INSURANCE	TOTAL AMOUNT OF INSURANCE PAID TO USERS
7	210.145.108.18	¥53,000,000	10	¥20,000
:				

FIG. 5

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16

MEMBER STORE	TEMPORARY IDENTIFICATION INFORMATION	TIME	MERCHANDISE ID	PRICE OF MERCHANDISE	BASIC PREMIUM	ADDITIONAL PREMIUM
7	cookie.txt	18:00	1	¥3000	¥100	¥50

FIG. 6

VN-0071

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MERCHANDISE ID	TOTAL AMOUNT OF SALES FOR EACH MERCHANDISE	TOTAL AMOUNT GRANTED TO INSURANCE
A001	7,000,000	50,000
A002	8,000,000	10,000

FIG. 7

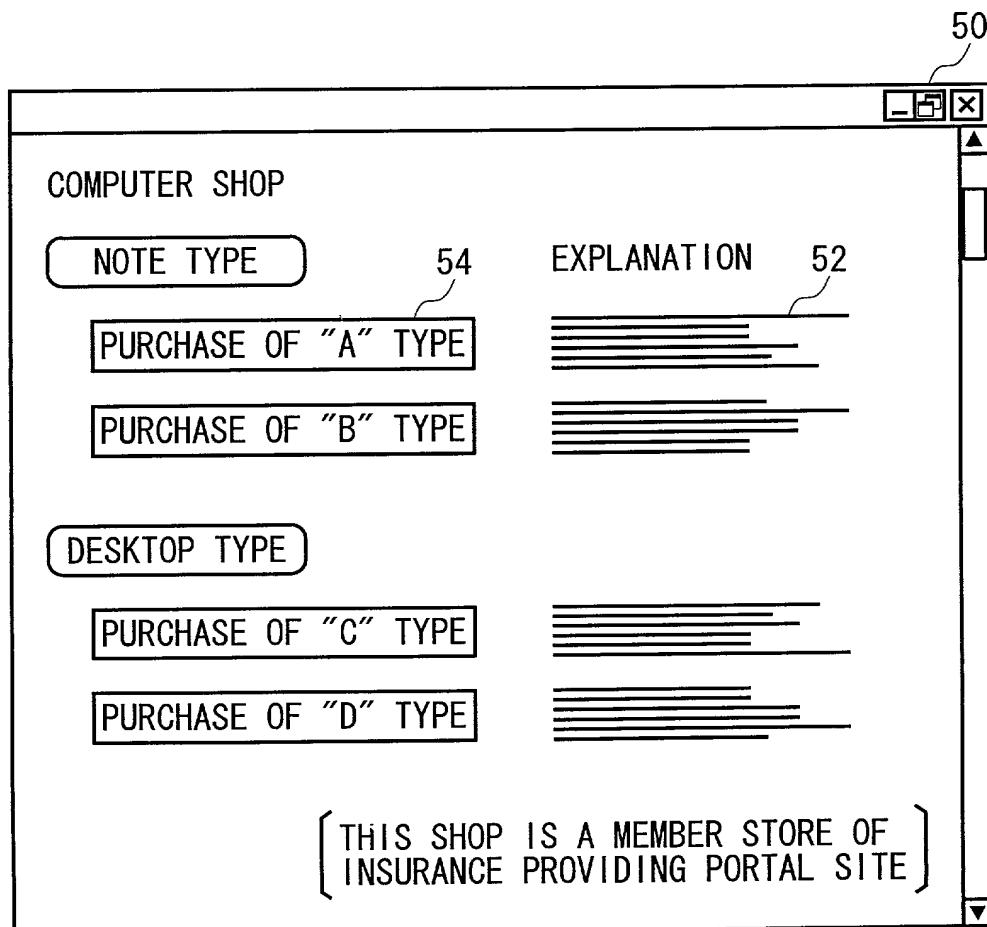


FIG. 8

VN-0071

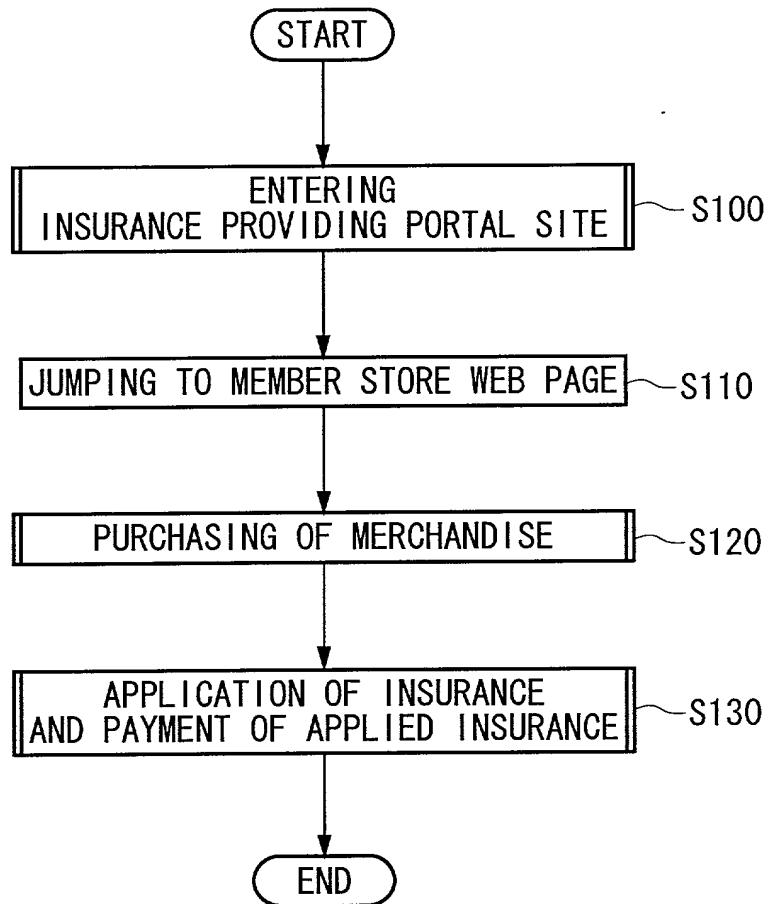


FIG. 9

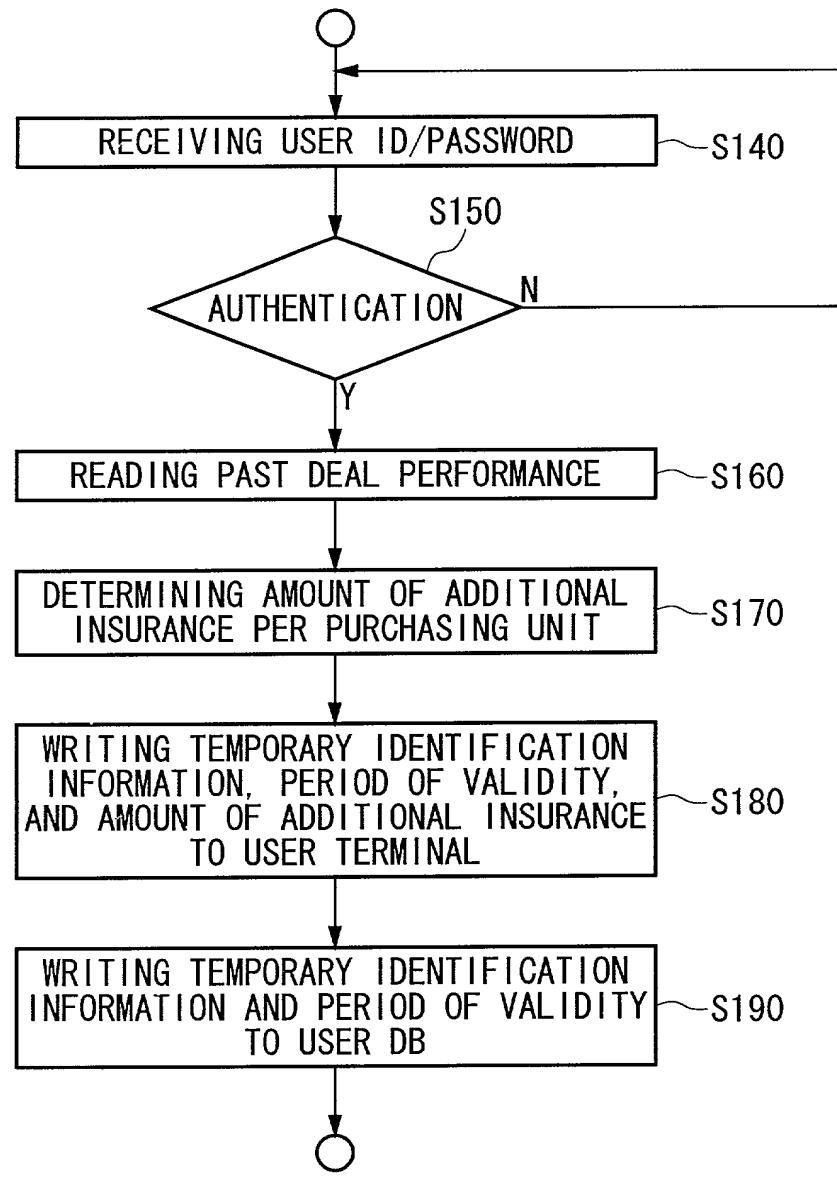
100

FIG. 10

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S120

READING PARAMETER OF WEB PAGE  
FROM WHICH WEB PAGE JUMPS

~S200

ACCESSIONED  
FROM INSURANCE PROVIDING  
PORTAL SITE?

S210

N

READING TEMPORARY IDENTIFICATION  
INFORMATION, PERIOD OF VALIDITY,  
AND AMOUNT OF ADDITIONAL INSURANCE

~S220

S230

DOES  
PERIOD OF VALIDITY  
EXPIRED?

Y

REQUEST  
FOR PURCHASING  
MERCCHANDISE

S240

N

REQUEST  
FOR ADDITIONAL  
PREMIUM

S250

Y

RECEIPT OF PAYMENT

~S260

APPLYING INSURANCE

~S270

FIG. 11

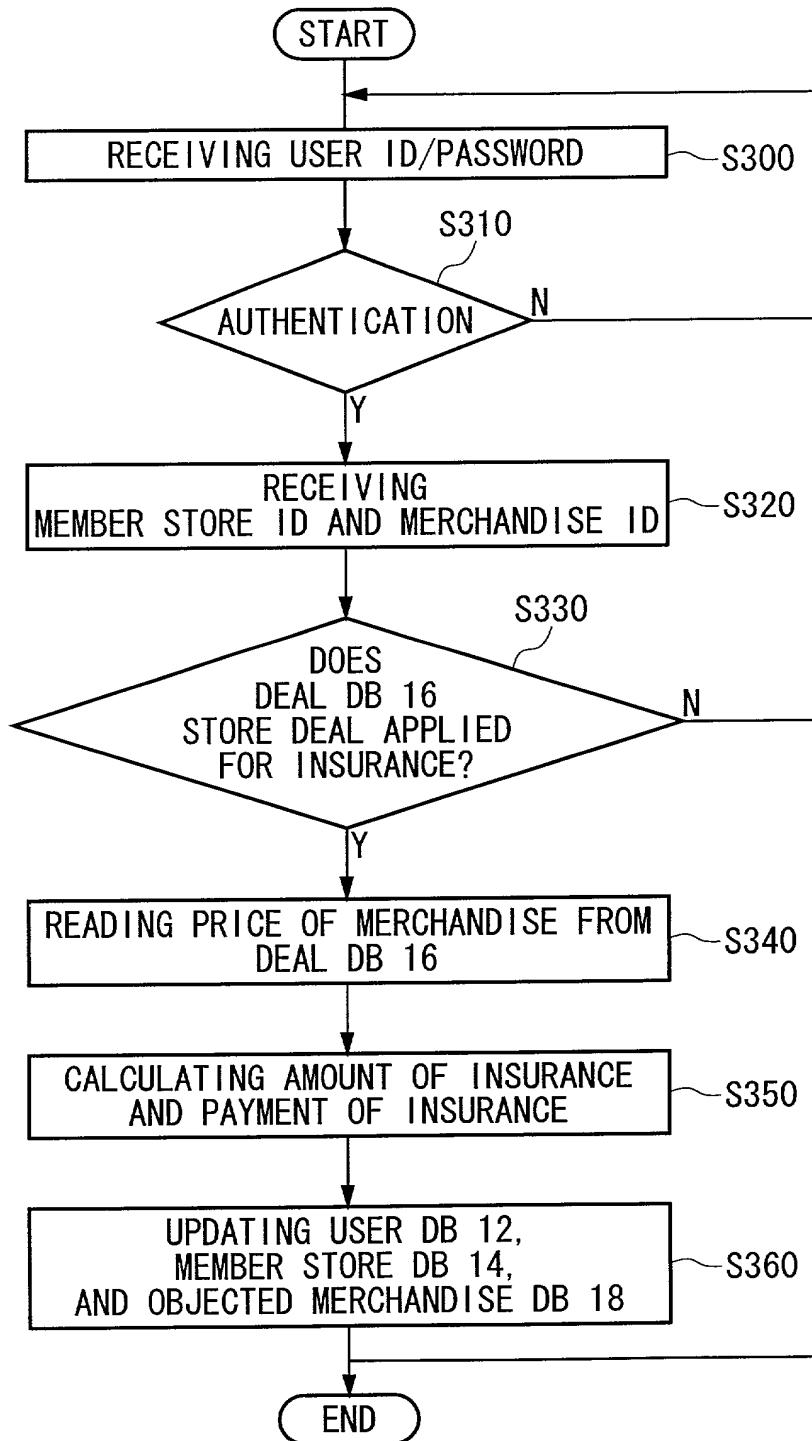
S130

FIG. 12

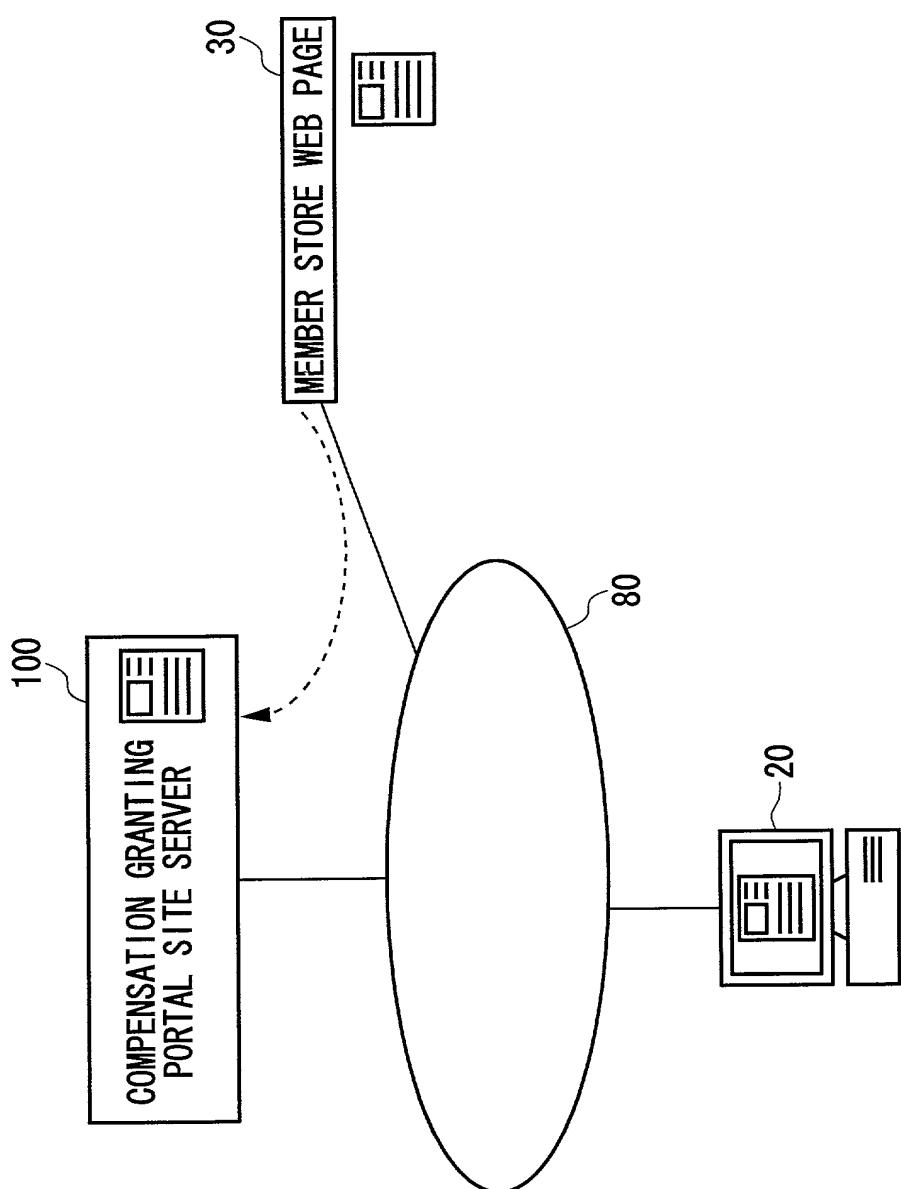


FIG. 13

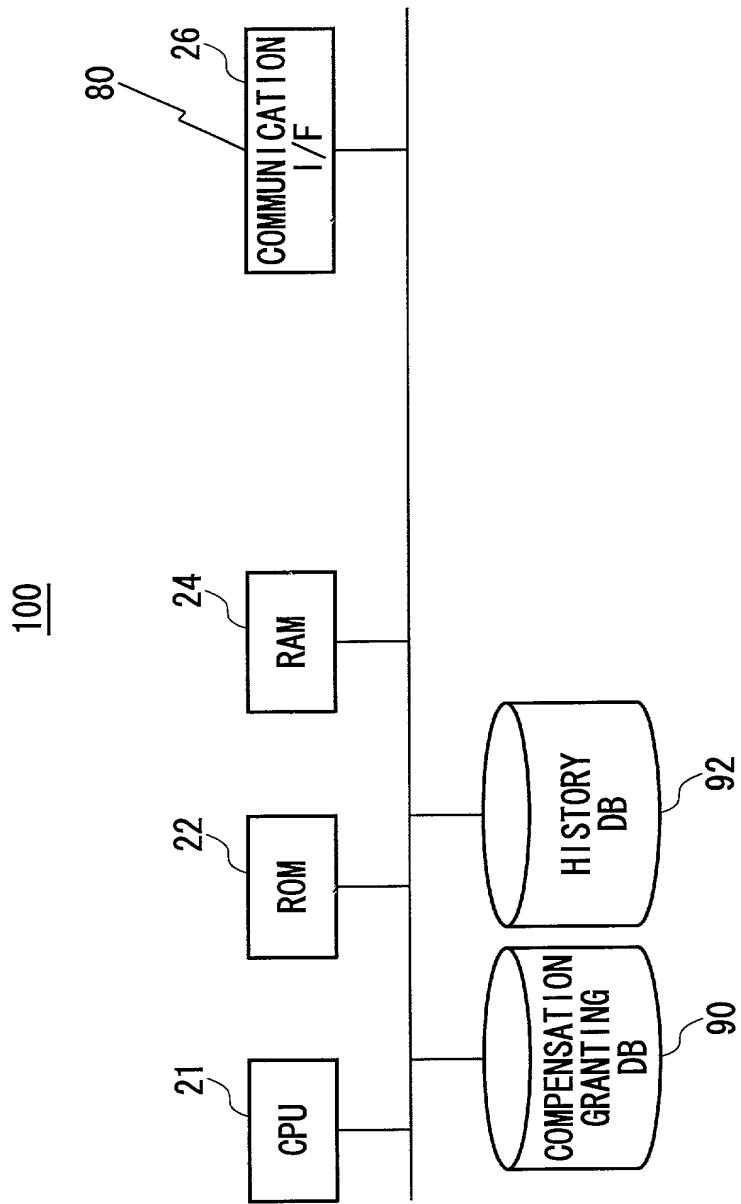


FIG. 14

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COMPENSATION GRANTING DB 90

WEB ID	URL
1	http://www.abc.com
:	:

FIG. 15

HISTORY DB 92

USER ID	DATE AND TIME OF ACCESS	WEB ID	MERCHANDISE	AMOUNT
1	2000/1/1 10:00~12:00	2	○×	¥10000
:				

FIG. 16

USER ID	2	NAME	× × ×	TIME OF FINAL ACCESS	× × YEAR	OO MONTH	× × DAY
USER ID	1	NAME	× × ×	TIME OF FINAL ACCESS	× × YEAR	OO MONTH	× × DAY
WEB ID	MERCHANDISE	AMOUNT OF EXCHANGE		PERIOD OF VALIDITY FOR COMPENSATION			

FIG. 17

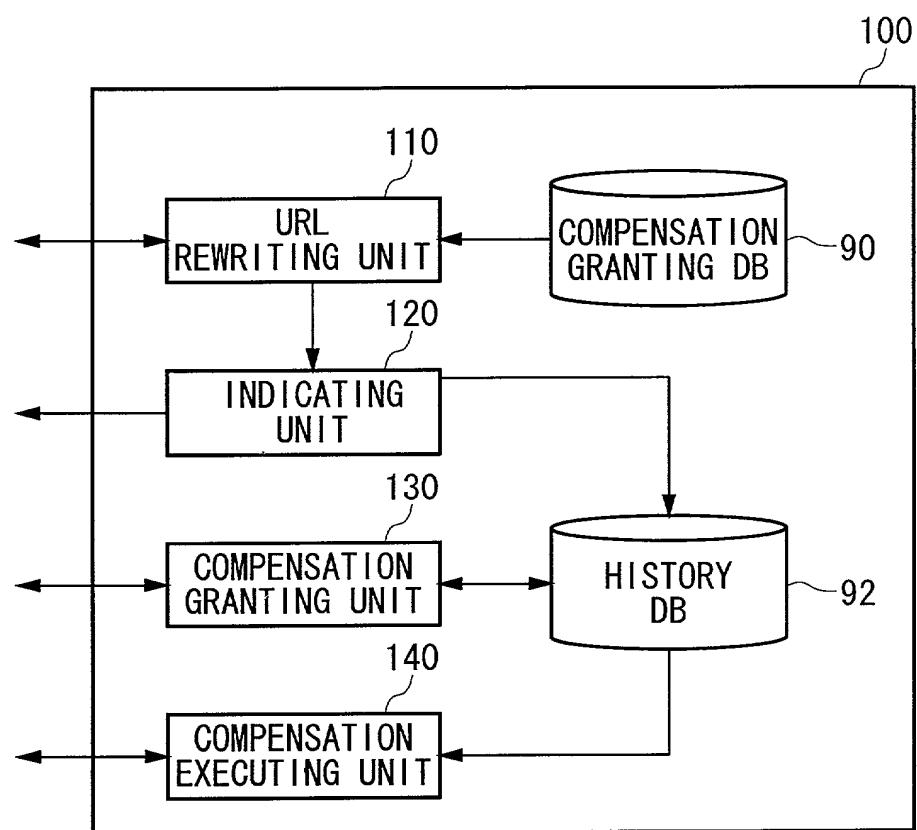


FIG. 18

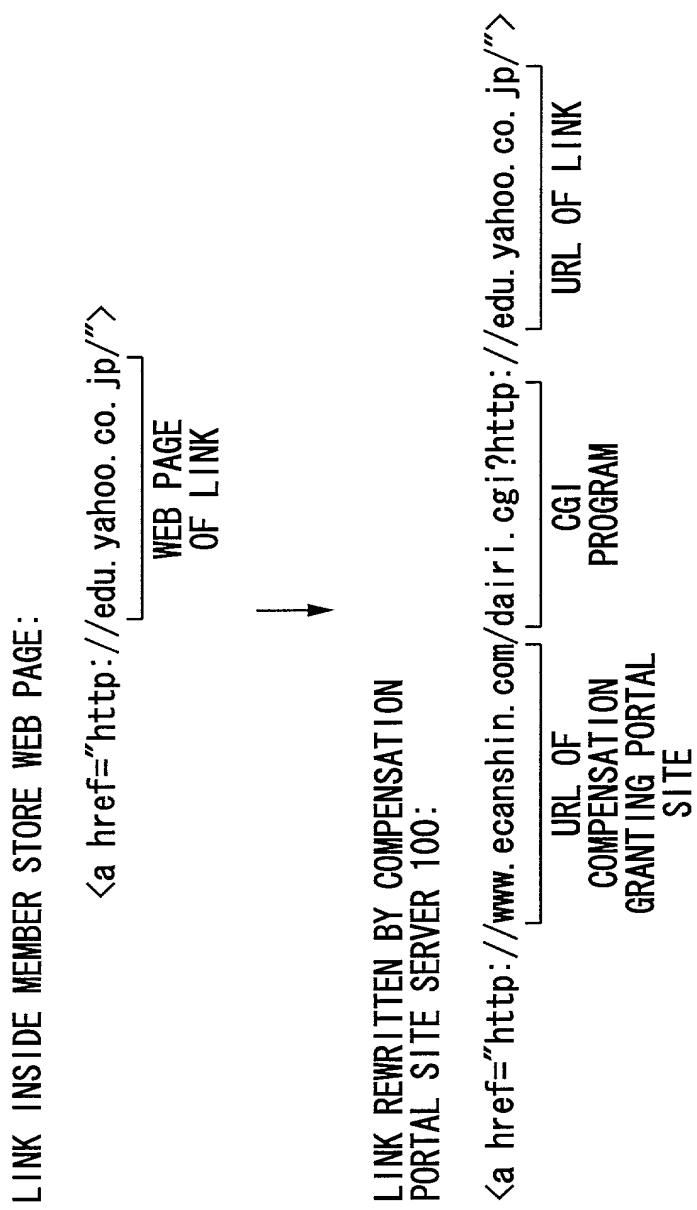


FIG. 19

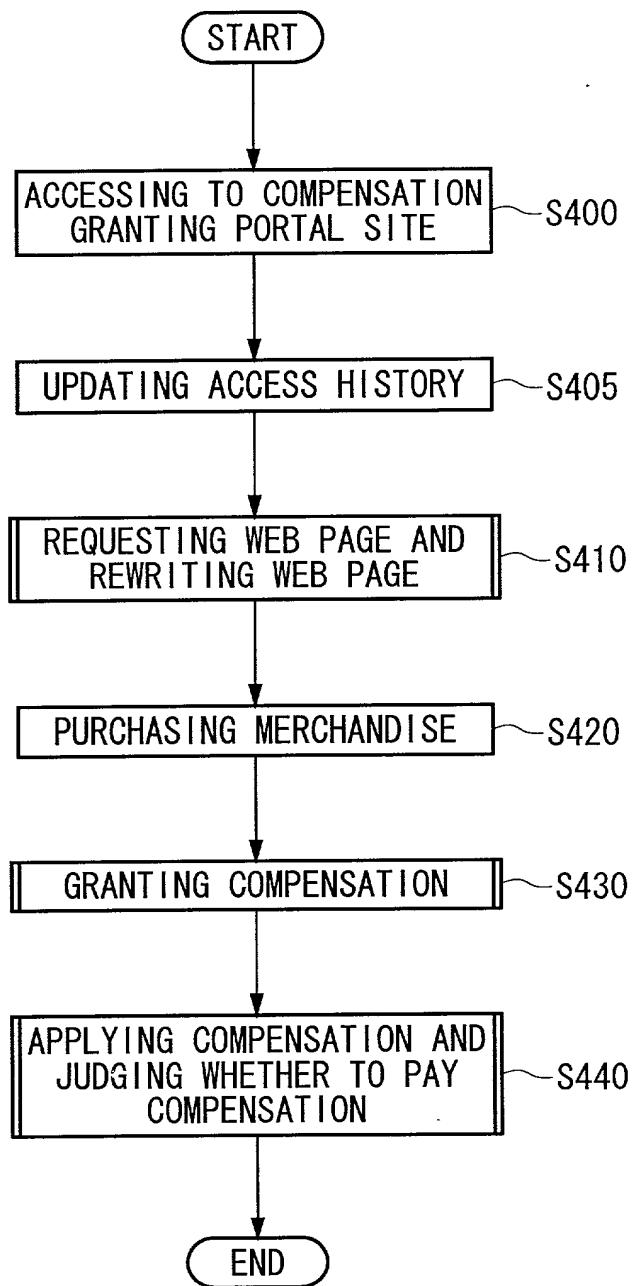


FIG. 20

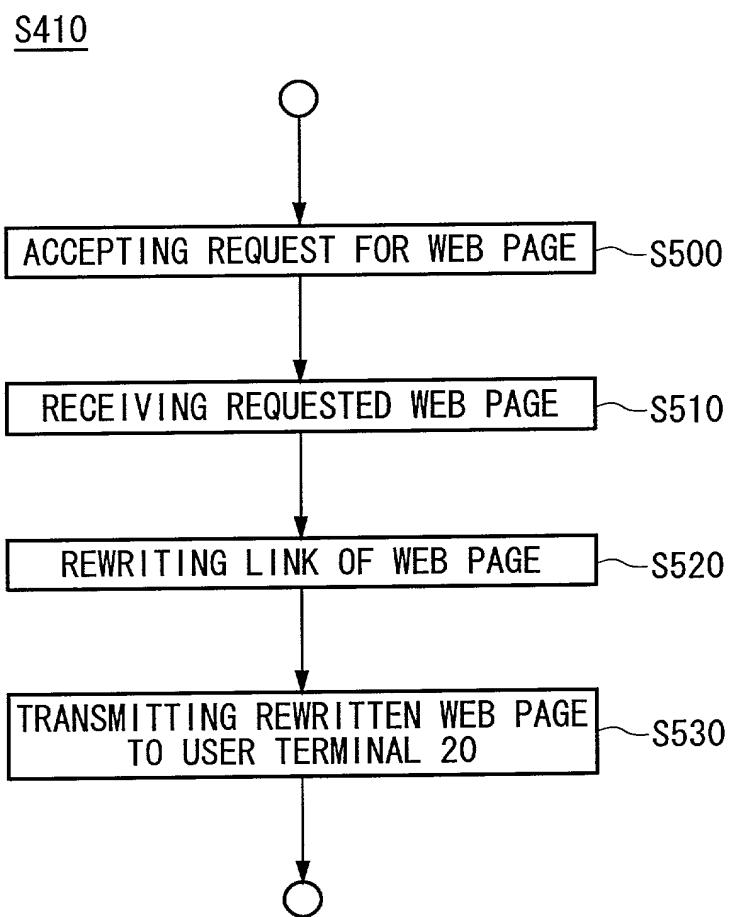
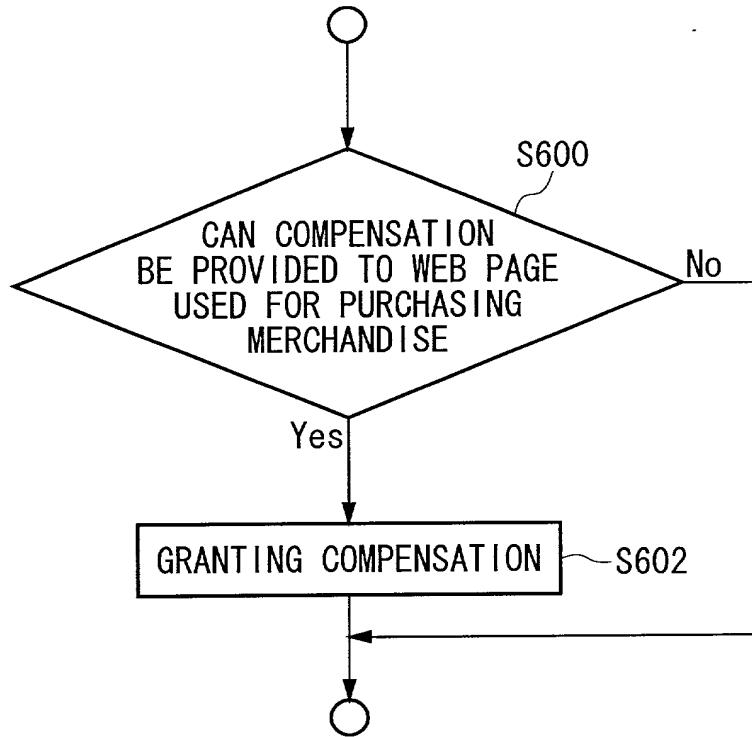


FIG. 21

S420



*FIG. 22*

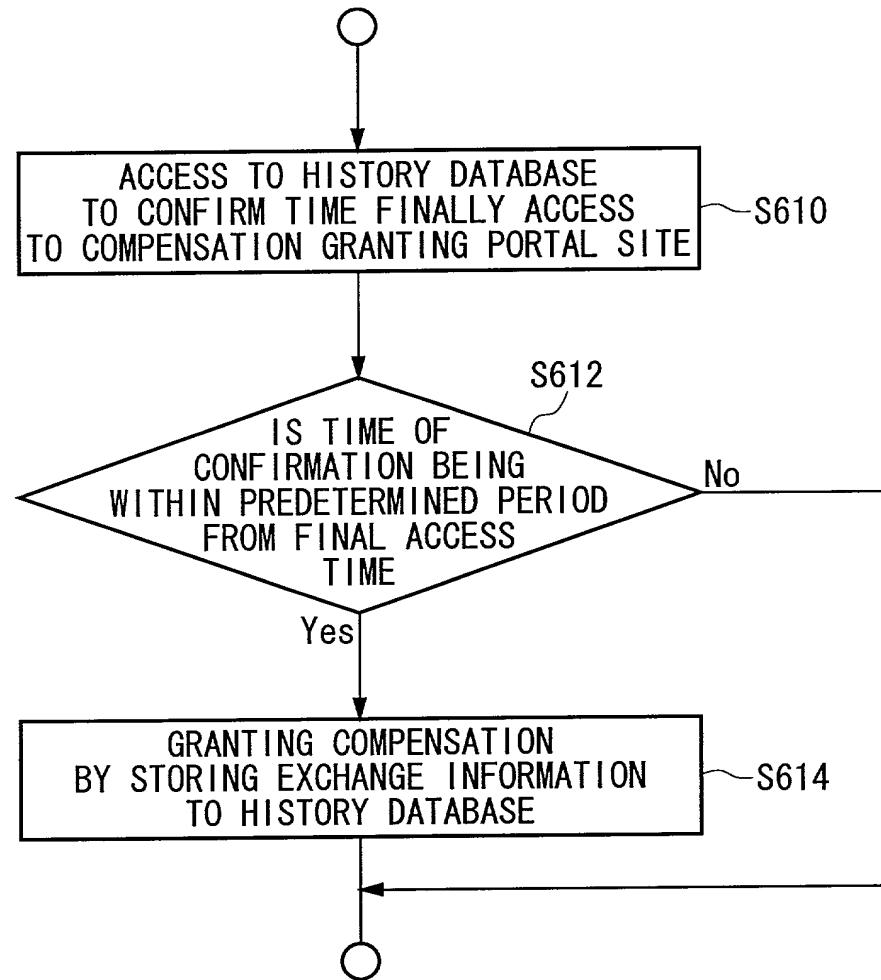
S430

FIG. 23

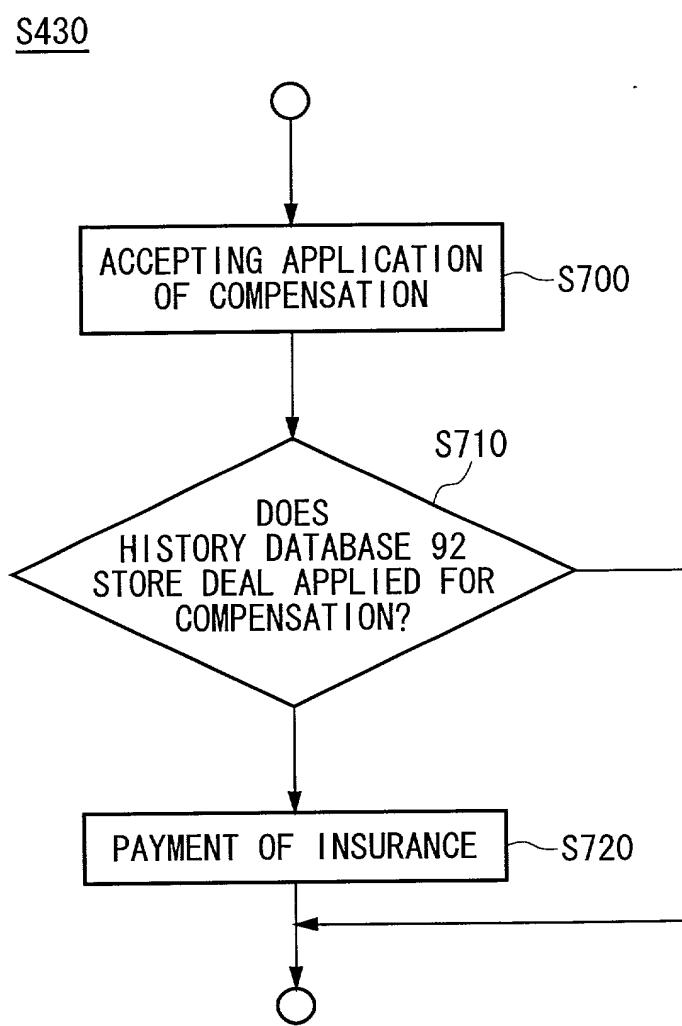


FIG. 24